Financial Stress and Mobility Patterns: Implication for Transportation Policy Among Jeepney Passengers

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ABSTRACT

This study examined the financial stress and mobility patterns of jeepney passengers in Buenavista, Marinduque, to help guide transportation policy. A total of 156 respondents from five barangays—Uno, Dos, Tres, Quatro, and Libas—represented different demographic backgrounds. The research focused on income stability, unexpected expenses, lack of savings, and coping strategies in managing daily travel. Using a quantitative design, data were gathered through surveys and analyzed to determine the relationship between financial stress and travel behavior, including frequency, route selection, and timing. Results showed that unstable income, unexpected expenses, and lack of savings cause financial stress. Despite this, passengers continue to travel regularly by adjusting schedules or reducing other expenses. Demographic factors such as occupation and income level also influenced financial stress and mobility. The study highlights the need for transportation policies that consider commuters' financial conditions to improve both mobility and the overall well-being of jeepney passengers.

Keywords: financial stress, mobility patterns, transportation policy, jeepney passengers, Buenavista, Marinduque

INTRODUCTION

Jeepneys, known for their affordability and accessibility, are a staple of public transportation in the Philippines. In Buenavista, Marinduque, they serve as a vital means of transportation for many residents. However, after looking at the provided fares, a considerable number of passengers remain in the same economically distressed situation that causes them to feel intense stress, pain, or suffering and shapes the way he/she intend to travel. This research seeks to understand the level of such financial stress as income stability, unexpected expenses and lack of savings on the mobility patterns of jeepney passengers in this area. Understanding how financial stress influences the mobility pattern of jeepney passengers in this locality can provide insights into broader socioeconomic issues and potentially inform policy decisions. According to Royznek, Schwerdtferg, and Lanzerdoft (2022), financial stress can significantly alter an individual's travel patterns, often leading to Lopez and Cruz (2023) highlight the importance of understanding these dynamics, as they can have cascading effects on the local economy, affecting everything from market attendance to employment opportunities. This study recognizes that financial stress is not only limited to the economic domain but also intersects with social and psychological factors. According to Garcia and Santos (2023), there is a notable psychological component to travel behavior, where stressed individuals may avoid travel due to discomfort or perceived inconvenience, further exacerbating their isolation and financial challenges. Such a psychological factor can further affect the mobility difficulties of the already affected people, which could result in social isolation and reduced opportunities. With priority policymakers, this research intends to offer constructive proposals for building active transport policies that are not only affordable but also consider the whole system, the system of public transportation

Objective of the Study

The researchers aim to examine the following objectives through this study: first, to describe the demographic profile of jeepney passengers in Buenavista, Marinduque. Second, determine the level of financial stress experienced and identify their travel patterns observed by these passengers. Lastly, to propose an intervention program that will help jeepney passengers better manage financial stress, and at the same time, provide insights that may guide transport policymakers in developing a transportation policy that addresses the needs of financially stressed passengers in Buenavista, Marinduque.

Statement of the Problem

1. What is the demographic profile of the jeepney passengers in Buenavista, Marinduque in terms of?

1.1 Age

1.2 Gender

1.3 Occupation

1.4 Income level

1.5 Household size

2. What are the levels of financial stress experienced by jeepney passengers in terms of?

2.1 Income stability
2.2 Unexpected expenses

2.3 Lack of savings

3. What are the observed travel patterns among jeepney passengers?

3.1 Travel Frequency
3.2 Route Selection

3.3 Travel timing

4. What coping strategies do financially stressed jeepney passengers use to manage their travel needs?

5. Is there a significant difference between the respondents' level of financial stress experienced and observed travel patterns when grouped according to their demographic profile?

6. What intervention can be proposed based on findings

LITERATURE REVIEW

Recent research shows that financial stress deeply affects how people move around, especially those who depend on jeepneys every day. Age plays a part, with younger commuters relying more on affordable transport while older passengers usually travel only when necessary (Santos et al., 2022; Villanueva & Cruz, 2021).Gender also shapes mobility choices many women are more careful with costs and safety, especially when balancing work and family responsibilities (Dimalanta, 2020; Reyes et al., 2023). A commuter's job and income level further influence their travel: students, informal workers, and low-income earners are more sensitive to fare increases and unexpected expenses (Garcia & Lao, 2021; Moreno, 2022).

Households with more members feel even greater pressure, leading them to combine errands and choose the cheapest routes to stretch their budget (Lim & Go, 2019; Shrestha & Joshi, 2019). Studies also note that unstable income, lack of savings, and emergencies push many passengers to travel less, delay trips, or avoid peak hours to save money (Moniruzzaman, 2022; Rivera, 2023). Local findings add that rising fuel prices and jeepney modernization contribute to even tighter travel budgets for low-income families (Rigonan et al., 2024; Andaya et al., 2024). Overall, the literature shows that mobility is not just about getting from one place to another it is heavily shaped by a commuter's financial situation, influencing how often, when, and where they travel. Despite the growing body of literature examining transport affordability, financial stress, and commuter mobility, existing studies largely focus on urban centers or national-level analyses, with limited empirical attention given to small island municipalities and rural public transport contexts such as Buenavista, Marinduque. Moreover, while prior research has established that financial stress influences travel behavior, fewer studies integrate demographic characteristics, coping strategies, and policy implications within a single analytical framework. This gap underscores the need for localized, evidence-based research that examines how income instability, unexpected expenses, and lack of savings shape daily mobility decisions among jeepney passengers. Addressing this gap, the present study systematically investigates the relationship between financial stress and mobility patterns and proposes community-based and policy-relevant interventions grounded in empirical findings.

Scope and Limitation of The Study

The primary goal of this study was to examine the relationship and differences between financial stress and the mobility patterns of a selected number of jeepney passengers in the municipality of Buenavista, Marinduque. The study's respondents were limited to 156 jeepney passengers aged 18 years old and above who resided in Buenavista, Marinduque.

# THEORETICAL OF FRAMEWORK

Transactional Model of Stress

Lazarus and Folkman's (1984) Transactional Model of Stress explains that individuals evaluate stressors based on how these affect their well-being, and this appraisal shapes their coping responses. For jeepney passengers in Buenavista, financial strain emerges from their constant assessment of unstable income, unexpected expenses, and limited savings, which intensify feelings of vulnerability. This stress leads them to adjust mobility decisions such as reducing travel, choosing cheaper routes, or altering travel schedules to manage limited resources. Mountain (1995) reinforces that financial stress is a dynamic, ongoing process shaped not only by resource scarcity but also by how individuals interpret their situation and cope with it.

Theory of Planned Behavior

The Theory of Planned Behavior (Ajzen, 1991) explains how psychological factors guide travel decisions by linking behavior to intentions shaped by personal evaluation, social expectations, and perceived control. In this study, TPB clarifies how financial stress influences the mobility of jeepney passengers in Buenavista, as limited resources and rising travel costs affect their intention to travel. When stressed, passengers reduce trips or choose cheaper routes to stretch their budget. Aligned with the Conservation of Resources Theory, individuals work to protect essential resources such as money and energy; thus, financial difficulties prompt passengers to conserve what they have by minimizing travel or selecting more affordable options.

Figure 1.

Theoretical Framework
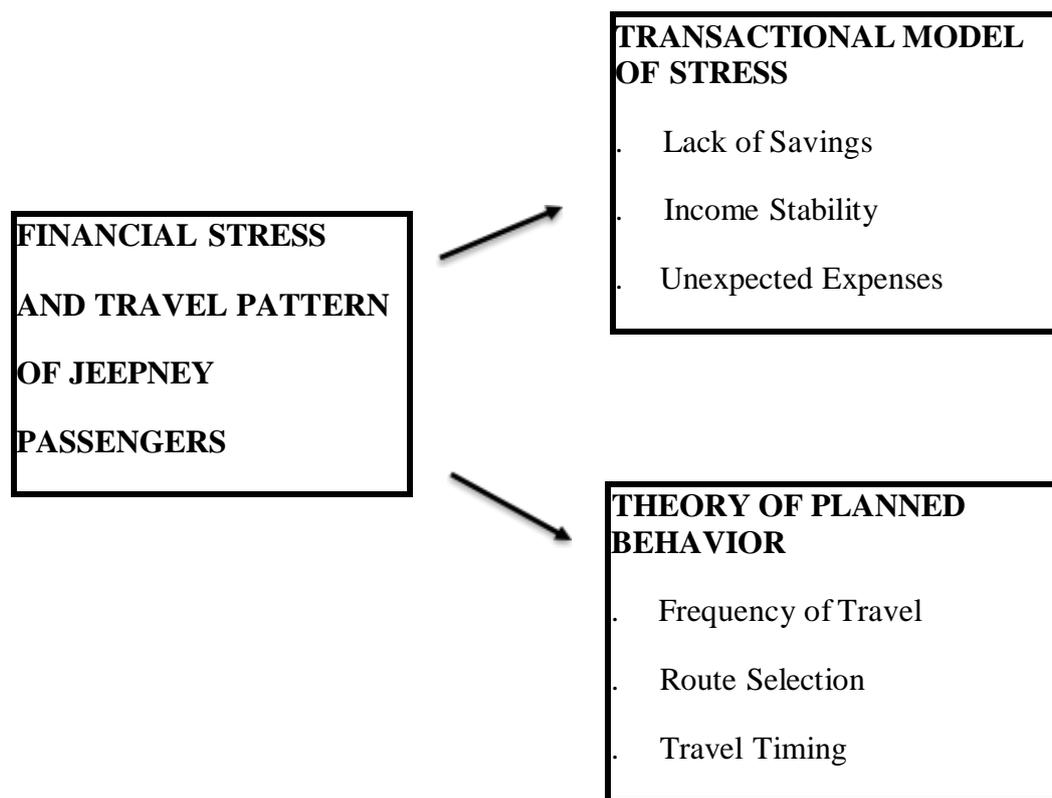
HYPOTHESIS RESULTS

H_0: There is no significant difference between the respondents' level of financial stress experienced and observed travel patterns when grouped according to their demographic profile.

H1: There is a significant difference between the respondents' level of financial stress experienced and observed travel patterns when grouped according to their demographic profile.

METHODOLOGY

This study employed a quantitative-descriptive research design to systematically examine the relationship between financial stress and mobility patterns among jeepney passengers in Buenavista, Marinduque. The methodological approach was designed to ensure rigor, transparency, and replicability by clearly defining the research design, sampling procedure, data-gathering instrument, validation process, and statistical treatments. By aligning methodological procedures with the study objectives and theoretical framework, the research ensures that the findings are empirically grounded and suitable for policy and academic evaluation.It aimed to analyze the relationship between financial stress indicators such as income stability, unexpected expenses, and lack of savings and mobility behaviors including travel frequency, route selection, and travel timing. The independent variable of the study was financial stress, while the dependent variable was mobility patterns, and the control variables included demographic factors such as age, gender, occupation, income level, and household size. The study population consisted of 255 jeepney passengers from five barangays Uno, Dos, Tres, Quatro, and Libas. Using Slovin's formula with a 5% margin of error, a sample size of lf 156 respondents was determined, and a stratified random sampling technique was employed to ensure proportional representation from each barangay.The research was conducted in the municipality of Buenavista, Marinduque, and utilized a self-made survey questionnaire as the main data-gathering tool. The instrument was divided into four sections: demographic profile, level of financial stress, observed travel patterns, and coping strategies employed by

passengers. The questionnaire was validated by five experts from the College of Business and Accountancy to ensure its reliability and appropriateness for the study. Before the data collection, permission was sought from the barangay captains of the selected areas. After approval, the validated questionnaire was distributed to the respondents, and the gathered data were tallied, tabulated, and analyzed accordingly. For data analysis, several statistical tools were used, including frequency and percentage distribution to describe the respondents' demographic profile, mean and mode to determine the levels of financial stress and observed travel patterns, and ranking to identify coping strategies employed by financially stressed passengers. The One-Way ANOVA test was applied to determine whether there were significant differences between the respondents' levels of financial stress and their travel patterns when grouped according to their demographic profile. The study also employed a five-point Likert scale to interpret the levels of financial stress and frequency of travel. Ethical standards were strictly observed throughout the research. The researchers obtained informed consent from the respondents, ensured confidentiality and anonymity, promoted voluntary participation, and safeguarded data privacy. They also avoided any form of harm to the participants and maintained integrity, accuracy, and honesty in data collection and reporting. The study was conducted over a ten-month period, from January to October 2025, in alignment with the academic calendar of the College of Business and Accountancy. Activities included proposal submission, instrument validation, data gathering, analysis, interpretation, and final presentation of findings.

RESULTS AND DISCUSSION

This discussion interprets the study's findings in relation to existing literature and the guiding theoretical frameworks, particularly the Transactional Model of Stress and the Theory of Planned Behavior. The results confirm that financial stress driven by income instability, unexpected expenses, and limited savings plays a significant role in shaping mobility patterns and coping strategies. These findings are consistent with prior studies while also extending existing knowledge by providing localized evidence from a small island municipality context.

This section presents the results of the study in direct alignment with the Statement of the Problem. Findings are organized into thematic subsections covering the demographic profile of respondents, levels of financial stress, observed travel patterns, coping strategies, and differences in financial stress and mobility behavior across demographic groups. Tables and figures are used to support the analysis and are discussed immediately to ensure clarity, coherence, and interpretability of results.

Demographic Profile of the Jeepney Passengers in Buenavista, Marinduque

Figure 2.

Demographic Profile of the Jeepney Passengers
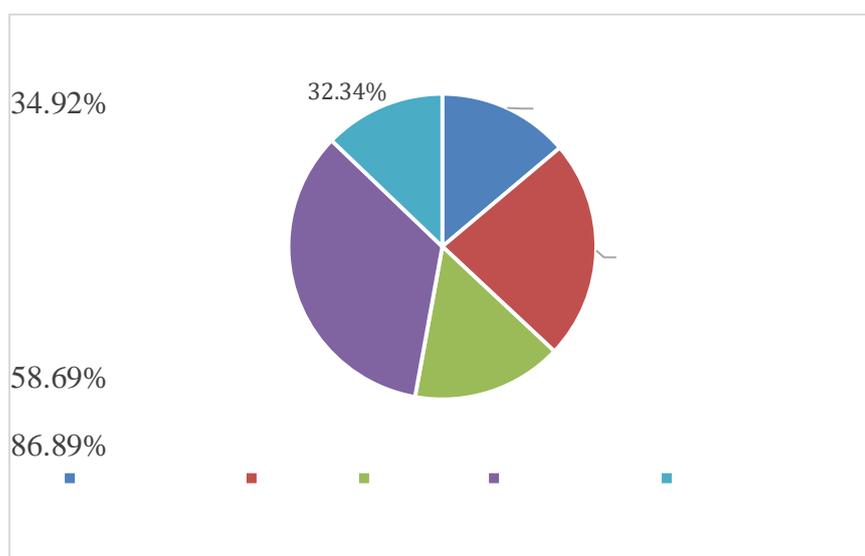
40%

18-24 yrs old Female Students Low-Income 5-6 members

Figure 1. illustrates the demographic profile of jeepney passengers, showing a predominance of young, female, student, and low-income commuters. This demographic composition explains the heightened sensitivity to transportation costs and reinforces the link between financial vulnerability and mobility behavior observed in the study. The demographic profile of jeepney passengers in Buenavista highlights how financial stress shapes mobility behavior. The data indicate that 34.92% of passengers are aged 18–24, suggesting that younger individuals, who often have limited income, travel frequently for school, work, and daily activities, aligning with Human Capital Theory, which emphasizes mobility as an investment in education and future productivity. A majority of passengers are female (58.69%), reflecting gendered mobility patterns where women adjust travel routines to balance household responsibilities, safety, and cost, consistent with the Theory of Planned Behavior. Students comprise 40% of respondents, highlighting jeepneys' role in enabling educational access while students manage limited allowances, further supporting Human Capital Theory. Most passengers (86.89%) belong to low-income households, indicating reliance on affordable transportation and consistent with Resource Dependency Theory, as constrained budgets lead to reduced travel frequency, combined errands, or choosing cheaper routes behaviors explained by the Transactional Model of Stress. Additionally, 32.34% of households have 5–6 members, showing that larger families face higher expenses and adopt cost-minimizing strategies, in line with prior research. Collectively, these findings demonstrate that younger individuals, women, students, and low-income commuters adjust travel behavior limiting trips, selecting cheaper options, or shifting travel timing under financial stress, illustrating how demographic characteristics interact with economic constraints to shape mobility patterns.

Table 1. *Level of Financial Stress Experienced by Jeepney Passengers*

	Mean	Verbal Description
2.1 Income Stability		
1. How much stress do you experience when your income is not enough to cover your daily expenses?	3.02	Moderate Stress
2. How stressed do you feel when you are uncertain about how much income you will earn in a week or month?	3.08	Moderate Stress
3. How much stress do you feel when you are unable to save money from your income?	3.12	Moderate Stress
4. How stressed do you feel when your income does not keep up with increase in transportation costs or fares?	3.23	Moderate Stress
5. How much stress do you experience when there are changes or loss in your source of income?	3.22	Moderate Stress
Composite Mean	**3.14**	Moderate Stress
2.2 Unexpected Expenses		
1. How stressed are you when sudden or emergency expenses happen?	3.85	Much Stress
2. How stressed are you when you cannot travel to work, school, or important appointments due to unexpected expenses?	3.24	Moderate Stress
3. How stressed are you when unexpected increases in jeepney fares affect your weekly or monthly budget?	3.26	Moderate Stress
4. How stressed are you when you have to find extra money to cover sudden increases in transportation fares?	3.24	Moderate Stress
5. How stressed are you when unexpected travel costs force you to adjust your household budget?	3.19	Moderate Stress
Composite Mean	**3.36**	Moderate Stress
2.3 Lack of Savings		
1. How stressed are you when you do not have enough savings?	3.41	Much Stress
2. How stressed do you feel when you have to go somewhere or run errands but don't have enough money set aside for it?	3.38	Moderate Stress
3. How stressed are you when you need to borrow money or apply for a loan?	3.40	Moderate Stress
4. How stressed do you feel when your ability to go to work or school is limited because of a lack of money?	3.13	Moderate Stress
5. How stressed are you when expenses for household needs, work, school, and transportation occur all at the same time?	3.58	Much Stress
Composite Mean	**3.38**	Moderate Stress
Grand Mean	**3.29**	Moderate Stress

The results presented in Table 1 indicate that jeepney passengers experience a moderate level of financial stress, with lack of savings and unexpected expenses emerging as the most prominent stressors. This suggests that limited financial buffers increase commuters' vulnerability to transportation costs, influencing their ability to sustain regular travel. The findings highlight how economic insecurity constrains daily mobility and forces passengers to make cost-driven travel decisions.The level of financial stress experienced by jeepney passengers in terms of income stability, unexpected expenses, and lack of savings, with a grand mean of 3.29 described as "Moderate Stress," indicating that financial constraints moderately affect the daily mobility of passengers. Findings on income stability showed a composite mean of 3.14, meaning passengers feel moderate stress when their income cannot cover daily needs or rising transportation costs, consistent with Iddrisu (2024), who emphasized that stable income reduces inequality and ensures access to opportunities, while World Bank (2024) and IMF (2024) reported that despite economic growth, many households still face irregular incomes. Stress becomes more evident with unexpected expenses (mean = 3.36), where fare increases and modernization costs (Guno et al.,2023; Manila Standard, 2025) lead to budget difficulties, aligning with Węziak-Białowolska and Białowolski (2020) and Pineda (2019), who found that unplanned expenses and rising fares force commuters to reallocate funds meant for basic needs. Lack of savings emerged as the major source of stress (mean = 3.38), reflecting high financial vulnerability among passengers, as Manzano et al. (2023) explained that poor saving habits and multiple expenses lead to financial instability, supported by national data from Bangko Sentral ng Pilipinas showing low domestic savings rates. Overall, the findings suggest that jeepney passengers in Buenavista live in a cycle of moderate financial stress caused by unstable income, unexpected expenses, and lack of savings, consistent with Iddrisu (2024), Manzano et al (2023), and Węziak-Białowolska and Białowolski (2020), who concluded that financial anxiety stems from broader socioeconomic and policy conditions affecting daily mobility and access to basic needs.

Table 2.

Observed Travel Pattern of Jeepney Passengers

3.1 Travel Frequency	Mean	Verbal Description
1. How often do you reduce your jeepney trips due to limited income or allowance?	2.83	Sometimes
2. How often do you ride a jeepney to go to work or school?	3.03	Sometimes
3. How often do you combine your trips or errands to save on transportation costs?	3.02	Sometimes
4. How often do you ride a jeepney for leisure activities or casual trips?	2.62	Sometimes
5. How often do you ride more than two jeepneys in a single day?	2.49	Sometimes
Composite Mean	**2.80**	**Sometimes**
3.2 Route Selection		
1. How often do you choose a jeepney routes that cost less, even if they take longer?	2.78	Sometimes
2. How often do you avoid routes with transfers to reduce total fare cost?	2.76	Sometimes
3. How often do you choose a jeepney route based on what fits your limited daily budget?	2.74	Sometimes
4. How often do you take the same jeepney route every day to avoid additional expenses?	2.87	Sometimes
5. How often do you change your route due to sudden expenses?	2.68	Sometimes
Composite Mean	**2.77**	**Sometimes**
3.3 Travel Timing		
1. How often do you ride a jeepney earlier than needed to avoid being late?	3.19	Sometimes
2. How often do you travel by jeepney during rush hours?	3.06	Sometimes
3. How often do you adjust your travel time based on your money availability?	3.03	Sometimes
4. How often do you experience delays when riding a jeepney?	2.76	Sometimes
5. How often do you choose to ride a one-way jeepney at a specific time to avoid paying added fare from multiple rides like tricycle?	3.06	Sometimes
Composite Mean	**3.02**	**Sometimes**
Grand Mean	**2.86**	**Sometimes**

The results presented in Table 2 show that jeepney passengers moderately adjust their travel frequency, route selection, and travel timing in response to financial stress. These adjustments indicate that commuters actively manage limited financial resources by reducing non-essential trips, choosing longer but cheaper routes, or traveling during off-peak hours. This behavior underscores the role of economic constraints in shaping daily mobility patterns.The observed travel patterns of jeepney passengers in terms of travel frequency, route selection, and travel timing, with a grand mean of 2.86 verbally described as "Sometimes," indicating that passengers moderately adjust their travel behaviors depending on their financial situations. In travel frequency, the mean score of 2.80 shows that respondents occasionally refrain from using jeepneys or running errands to minimize travel costs, which aligns with Hidalgo and Tan (2014) who noted that commuters in developing countries refrain from non- essential travel to save money, and Cervero (2011) who found that lower income results in less frequent travel. For route selection, the composite mean score of 2.77 shows that passengers sometimes take longer, less direct, and less convenient routes to save money, as Litman (2017) described route selection as cost-minimization, while Cox and Love (2018) noted that low-income passengers often sacrifice convenience for lower expenses. In travel timing, with a composite mean score of 3.02, passengers indicated they sometimes travel earlier or adjust plans depending on available money, illustrating what Gakenheimer (2015) described as time flexibility used by commuters as a coping strategy and supported by Redman et al. (2013) who said individuals change schedules as a counter move to budget and congestion. Therefore, jeepney passengers in Buenavista manage their travel effectively through "sometimes" strategies reducing trips, choosing low-budget routes, and adjusting schedules according to funds which reflects the wider transport studies debate that affordability of mobility is not the principal determinant.

Table 3.

Coping Strategies Used by Jeepney Passengers in Managing Their Travel Needs

Coping Strategies	Frequency	Rank
Traveling during off-peak hours to avoid higher fares	91	1
Reducing non-essential rides	88	2
Combining trips to reduce travel	76	3
Walking or cycling more often	63	4
Allocating budget for transportation	41	5

The results presented in Table 3 reveal that financially stressed jeepney passengers primarily cope by traveling during off-peak hours, reducing non-essential trips, and combining errands to minimize transportation expenses. These coping strategies reflect adaptive responses to financial pressure and illustrate how commuters modify travel behavior to maintain mobility despite limited resources. The coping strategies used by jeepney passengers when experiencing financial stress, showing that traveling during off-peak hours to avoid higher fares ranked first, which indicates that most passengers lessen expenses by traveling at cheaper times, as Thommen and Hintermann (2023) stated that shifting trips from peak to off-peak hours reduces system stress, and Ding et al. (2023) and Adnan et al. (2020) emphasized that off-peak discounts help ease congestion and attract more public transport users. The strategy of reducing non-essential rides ranked second, suggesting that financial stress affects commuting patterns of low-income commuters, supported by Rodriguez and Smith (2023), Shao et al. (2022), and Kumar et al. (2024), who all noted that people under financial strain reduce trips or consolidate them to save costs, highlighting the need for affordable and inclusive transport policies. Combining trips to reduce travel ranked third, as connecting multiple errands in one trip, according to Huang et al. (2021),

Reyes et al. (2021), and Miller et al. (2021), helps passengers lessen travel frequency and expenses, especially during times of financial hardship. Walking or cycling more often ranked fourth, showing that jeepney passengers prefer strategies that cut costs directly, consistent with Ghimire and Bardaka (2024), Ek et al. (2021), and Gerike et al. (2019), who explained that low-income households walk or cycle to save money and that active travel supports public health and environmental quality. Lastly, allocating a budget for transportation ranked fifth, the least preferred strategy, which aligns with Move as One Coalition (2022), The Guardian (2024), and Litman (2025), who all stressed that government budget allocation should focus on affordability, fairness, and support for low-income commuters.

Table 4.

Difference among RespondenLevel of Financial Stress and Observed Travel Patterns

ONE-WAY ANOVA				
Age				
	F	**p-value**	**Interpretation**	**Decision**
Level of Financial Stress	1.234	.189	Not Significant	Do not reject H$_0$
Observed Travel Patterns	1.344	.111	Not Significant	Do not reject H$_0$
Gender				
Level of Financial Stress	.784	.818	Not Significant	Do not reject H$_0$
Observed Travel Patterns	.688	.918	Not Significant	Do not reject H$_0$
Occupation				
Level of Financial Stress	1.433	.068	Not Significant	Do not reject H$_0$
Observed Travel Patterns	1.861	.005	Significant	Reject H$_0$
Income Level				
Level of Financial Stress	.587	.976	Not Significant	Do not reject H$_0$
Observed Travel Patterns	1.232	.192	Not Significant	Do not reject H$_0$
Household Size				
Level of Financial Stress	1.124	.307	Not Significant	Do not reject H$_0$
Observed Travel Patterns	1.039	.425	Not Significant	Do not reject H$_0$

Note: Value is significant at 0.05

The results presented in Table 4 indicate that financial stress and mobility patterns do not significantly differ across most demographic variables, except occupation, which shows a significant effect on travel behavior. This suggests that while financial stress is commonly experienced among commuters, work-related constraints influence how travel adjustments are made. The finding emphasizes the importance of considering occupational factors in transport policy formulation. The one-way ANOVA results show that respondents' age, gender, income level, and household size do not have a significant effect on their level of financial stress or observed travel behavior, as indicated by p-values greater than 0.05, which means financial stress and travel behavior are experienced similarly across these groups. Regardless of whether commuters are younger or older, male or female, higher or lower income earners, or members of small or large households, their experiences of financial stress and commuting patterns remain generally alike. However, a significant difference in observed travel behavior was found when grouped according to occupation (p = 0.005), while the effect of occupation on financial stress was not significant (p = 0.068). This shows that although respondents share comparable levels of financial stress, their commuting behavior differs depending on their occupation, supporting studies that occupation influences travel behavior since those with structured jobs have less flexibility than those with informal work. Overall, these results highlight that financial stress is common among jeepney passengers, but differences in occupation affect travel routines, emphasizing the need to consideremployment type in transportation policies to improve accessibility and reduce commuting burdens in Buenavista, Marinduqu

Overall, the findings demonstrate that financial stress is a pervasive factor affecting mobility behavior across demographic groups, with occupation emerging as a key differentiating variable. By contextualizing these results within existing literature, the study underscores the importance of transport policies that are financially sensitive, inclusive, and responsive to local socioeconomic conditions. These insights provide a strong empirical basis for the conclusions and recommendations presented in the succeeding section.Conclusion This study examined the relationship between financial stress and mobility patterns among jeepney passengers in Buenavista, Marinduque, focusing on income stability, unexpected expenses, lack of savings, and coping strategies that shape daily travel behavior. Using a quantitative-descriptive design, the findings revealed that jeepney passengers experience a moderate level of financial stress, primarily driven by unstable income, unplanned expenses, and limited savings. Despite these constraints, commuters continue to meet their mobility needs by adjusting travel frequency, modifying routes, shifting travel timing, and adopting cost-minimizing strategies.The results demonstrate that financial stress significantly influences mobility decisions, supporting the Transactional Model of Stress, which explains how individuals appraise economic pressures and respond through adaptive coping behaviors. Likewise, the findings align with the Theory of Planned Behavior, as commuters' intentions and perceived control over limited financial resources directly shape their travel choices. While most demographic variables showed no significant differences in financial stress and mobility behavior, occupation emerged as a key factor influencing travel patterns, indicating that work-related constraints affect flexibility and commuting decisions.

Overall, the study underscores that public transportation is not merely a mobility concern but a critical socioeconomic issue that affects access to employment, education, and essential services. The findings highlight the need for inclusive, affordable, and financially sensitive transport policies, particularly in small island and rural municipalities where economic vulnerability is prevalent. Community-based transport interventions such as fare support, financial literacy programs, occupation-sensitive scheduling, and active mobility infrastructure are essential in mitigating financial stress and enhancing commuter well-being.

In conclusion, this research contributes localized empirical evidence to the broader discourse on transport affordability and financial vulnerability. By situating mobility within the context of poverty reduction, decent work, reduced inequalities, and sustainable communities, the study reinforces the role of public transportation as a catalyst for inclusive and sustainable development. Future research may build on these findings through comparative, longitudinal, and mixed-methods approaches to further inform evidence-based transportation policies that respond to the lived realities of financially stressed commuters.

RECOMMENDATION

 1: Demographic-Responsive and Inclusive Transport Planning

Considering the dominance of young, female, student, and low-income commuters many from larger households local government units (LGUs) and transport planners should design demographic-responsive yet inclusive transport policies. These may include sustained student fare discounts, gender-sensitive safety measures, and targeted support for low-income households. Addressing demographic realities ensures that mobility-related costs do not deepen poverty (SDG 1), reduces inequalities in access to transportation (SDG 10), and supports inclusive and accessible transport systems within sustainable communities (SDG 11).It is encouraged that passengers attend at least one financial literacy session within six months to gain practical knowledge on budgeting, saving, and managing transportation expenses.Passengers may create a simple monthly budgeting plan to help reduce financial stress and track travel-related costs.They may also monitor their daily spending, perhaps through a notebook or mobile app, for at least three months to recognize patterns and improve financial discipline.

 2: Strengthen Financial Resilience to Address Sources of Financial Stress

Given that income instability, unexpected expenses, and lack of savings were identified as key stressors, LGUs and partner institutions should implement community-based financial resilience initiatives. These include transport-linked financial literacy programs, emergency savings mechanisms, and budgeting support tailored to daily commuting needs. Enhancing financial resilience reduces vulnerability to poverty (SDG 1), enables

sustained participation in employment and education (SDG 8), and narrows economic disparities among commuters (SDG 10).The LGU of Buenavista may consider organizing a community-based financial literacy program within the next year, in collaboration with local schools or cooperatives, to reach more residentsThe local government may explore partnerships with transport cooperatives in designing fare support or fuel assistance programs by the next budget cycle, especially for students and low-income earners. LGUs may also integrate financial management education into barangay development initiatives or youth programs within the following school year to promote financial awareness in the community.

3: Improve Travel Affordability and Flexibility Based on Observed Mobility Patterns

As findings show that commuters adjust travel frequency, routes, and timing to cope with financial stress, transport authorities should introduce affordable and flexible mobility options, such as off-peak fare incentives, optimized routes, and occupation-aligned schedules. Improving travel affordability and efficiency enhances access to work and education (SDG 8) and contributes to reliable, adaptive, and sustainable public transport systems (SDG 11).

4: Institutionalize and Support Effective Coping Strategies

Since commuters cope by traveling during off-peak hours, combining trips, reducing non-essential travel, and walking or cycling, LGUs should **formalize these coping mechanisms into planned mobility strategies**. This may include pedestrian-friendly infrastructure, basic cycling facilities, and formal off-peak fare policies. Supporting these practices lowers daily transport costs (SDG 1) while promoting sustainable, low-emission, and community-friendly mobility systems (SDG 11).

5: Promote Universal yet Occupation-Sensitive Transport Policies

As financial stress was found to be generally similar across most demographic groups, transport policies should prioritize **universal affordability and accessibility**, with specific adjustments based on occupation where necessary. Avoiding overly segmented policies ensures fairness and inclusivity, reduces systemic inequalities (SDG 10), and strengthens public transport systems that serve all sectors of the community (SDG 11).

Policymakers and transport agencies may review and assess existing fare regulations every two years to maintain a balance between affordability for commuters and sustainability for drivers. They may also introduce or enhance targeted fuel subsidy programs during times of economic difficulty or fuel price increases, with regular evaluation for effectiveness. It is further suggested that agencies support sustainable transport initiatives, such as exploring affordable modern jeepney options, within the next two years to promote both environmental and financial benefits.

6. Develop a Community-Based Transport Intervention Program

A comprehensive **community-based transport intervention program** is recommended, integrating fare support, financial literacy, occupation-sensitive scheduling, and active mobility infrastructure. This holistic approach addresses both financial stress and mobility constraints, ensuring that public transportation supports livelihood access, educational participation, and social inclusion. Such integrated interventions position transport as a catalyst for poverty reduction, inclusive economic growth, and sustainable community development.

For Future Researchers

7. Expand Scope and Apply Comparative and Longitudinal Designs

Future researchers are encouraged to conduct comparative studies across municipalities or regions and apply longitudinal designs to examine how changes in fares, fuel prices, or economic conditions affect commuter stress and mobility over time. Such research can deepen understanding of transport poverty and spatial inequality, providing stronger evidence for inclusive and sustainable transport policies aligned with SDGs 1, 10, and 11. They may also consider using qualitative approaches, such as interviews or focus group discussions, to

provide deeper insights into the social and emotional factors affecting commuters. Lastly, future researchers may design and test community-based financial interventions, such as savings or budgeting programs, within a one-year period to explore their effectiveness in improving commuters' financial well-being.

8. Employ Mixed-Methods to Capture Lived Commuter Experiences

Future studies should integrate qualitative methods such as interviews, focus group discussions, or travel diaries to capture the emotional, psychological, and social dimensions of commuting under financial stress. Documenting lived experiences strengthens people-centered transport research and supports inclusive policy development that addresses poverty and inequality while enhancing sustainable mobility systems.

9.Evaluate the Impact of Transport and Financial Interventions

Researchers are encouraged to design intervention-based studies that assess the effectiveness of fare subsidies, financial literacy programs, active transport infrastructure, and occupation-sensitive scheduling. Evaluating these interventions provides empirical evidence on how transport policies can reduce financial stress, improve access to decent work, and promote equitable and sustainable communities in line with the SDGs.

Grounding recommendations in the study's Statement of the Problem ensures that transport interventions and future research directions are evidence-based, inclusive, and development-oriented. Aligning these actions with SDGs 1, 8, 10, and 11 reinforces the role of public transportation as a powerful instrument for poverty reduction, decent work, reduced inequalities, and sustainable community development. It would be beneficial for operators and drivers to take part in financial education workshops offered by local government or cooperatives at least twice a year to strengthen their financial management skills.

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